

Commission Schedule
MacFerrin Financial
Tucson, AZ

AARP United plans	Medicare Supplements effective 6/25 and later	Plan F or G \$310 years 1-6, \$75 years 7-10.
		Plan N \$275 years 1-6 \$55 years 7-10. Plan K \$105 years 1-6 \$27.50 years 7-
	Medicare Supplement older effective dates	\$210 to \$348 years 1-6 if Plan A C, F, G or N. \$105 years 1-6 if plans A, K, or L
		Guaranteed Issue outside Open Enrollment period: 50% of the above
		Lifetime Renewal Commissions complicated schedule - available upon request
	Medicare Part D Rx plans	Effective dates after 1/1/25: Annually \$109 for initial Part D plan, \$55 for renewal. Effective dates after 1/1/24: Annually \$100 for initial Part D plan, \$50 for renewal. Effective dates 12/1/23 and prior: Annually \$81 or \$78 for initial Part D plan, \$41 or \$39 if not new or renewal
	Medicare Advantage plans	\$539 or \$510 if new to MAPD plan, \$270 or \$255 if not new to MAPD
Aetna		
	Medicare Supplement	20% of premium in years 1-6, 4% for yrs 7+, 8% if Guaranteed Issue
	Individual, monthly commissions	single \$4, parent+child \$6, couple \$8, family \$10
	Group size 1 enrolled employee	\$8 per enrolled employee per month regardless of dependents
	Group size 2-4	\$12 per enrolled employee per month regardless of dependents
	Group size 5-24	\$22 per enrolled employee per month regardless of dependents
	Group size 25-50	\$30 per enrolled employee per month regardless of dependents
BCBS		
	Individual policies effective 3/1/2011 and after, or who changed plans after Oct 2010, without association discount	year 1 of policy: 10% of CEP, then 5% thereafter of CEP
		CEP = commission eligible premium, which does not include rate-ups, surcharges or rate increases (ie CEP is the lowest 'preferred' rate at initial enrollment, not total or actual premium, and not of premiums after future years' renewal rate increases)
	Individual policies effective 3/1/2011 and after, or who changed plans after Oct 2010, WITH association discount	year 1 of policy: 8% of CEP, then 4% thereafter of CEP
	Individual policies effective before 9/1/07 that have not changed plans since Oct 2010	5%
	Individual policies effective 9/1/07 - 2/25/11 that have not changed plans since Oct 2010	11.0%
	Individual with association discount effective after 9/1/07 until 2/25/2011 that have not changed plans since Oct 2010	8.0%
	Group	
	Group size 26-50	\$22 per enrolled employee per month, \$24/person 1st policy year only
	Medicare	
	Medicare Supplements effective before 1/1/08	14% the 1st year, 12% for months 13-71, then \$2 per member per month
	Medicare Supplements effective 5/1/17 to 5/1/22	1st year: \$250 unless Guaranteed Issue, then \$125
		Years 2-6: \$20.83 per month, if Guaranteed Issue, \$10.41 per month
		Years 7-10: \$6.25 per mo. Years 11+: \$2 per mo.; half if Guaranteed Issue
	Medicare Supplements effective 5/1/22 to 5/1/23	1st Year: \$420, Years 2+ \$20.83 per month
	Medicare Supplements effective 6/1/23 and later	1st Year: \$380, Years 2+ \$20.83 per month
	Medicare Advantage MAPD	\$626 for 1st year on MAPD. If not new to MAPD, \$313 per year or \$26.08 per month
CIGNA	Medicare Supplement	20% years 1-6, 3.5% years 7-10, 1% thereafter. If Guaranteed Issue, 1.5% for years 1-6. Commissions are not payable on premium attributable to the Part B deductible in Plan F. Commissions are paid on the initial premium only and not on increase in premium.
Humana		no commissions for Humana BASIC PDP
	Medicare Part D Rx plan, new to PDP in 2025	\$109 annually, pro-rated monthly based on effective date
	Medicare Part D Rx plan effective in 2024 or earlier	\$55 annually

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	Medicare Advantage plan effective in 2025	\$626 for 1st year in MAPD \$313 if renewal or not new to MAPD
	Medicare Advantage effective in 2024 or earlier	\$313 annually
Mutual of Omaha	Medicare Supplements ages 65-80	18% of premiums years 1-6, 4.5% years 7-10, 0% years 11+. Commissions paid on initial premium, not increases.
		50% of the above for Guaranteed Issue policies or clients over 81 yrs
SilverScript	Medicare Part D Rx plans	\$0 for renewing clients (no new enrollments)
WellCare	Medicare Part D Rx plans	\$0 for renewing clients (no new enrollments)